

**Terms and Conditions for POSB Everyday Card Dining Promotion 2018 (“Promotion”)**

1. The Promotion is from 8 June to 31 December 2018 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must either
  - (a) Open a POSB Everyday Card account (“**Card Account**”) between 8 June to 31 August 2018; or
  - (b) be an existing POSB Everyday Card Cardmember whose Card Account was opened prior to the commencement of the promotion and is amongst the first 10,000 Cardmembers to register for the promotion via DBS Lifestyle app between 8 June and 31 December 2018.
3. The Promotion allows an Eligible Cardmember to earn up to 15% Cash Rebate (“**Cash Rebate**”) on Dining Spend (“**Dining Spend**”) defined below during the Promotion Period if he/she charges a minimum of S\$800 (“**Qualifying Spend**”) to his/her Card Account in the qualifying periods below.

<b>Qualifying Period</b>	<b>Min. Qualifying Spend</b>
1 October – 31 October 2018	S\$800
1 November – 30 November 2018	S\$800
1 December – 31 December 2018	S\$800

4. Qualifying Spend refers to retail transactions charged to the Card Account in a Qualifying Period and posted into the Card Account at the point of computation of the Cash Rebate. It includes retail transactions and recurring bill payments that are in local and foreign currencies posted to the Card Account at the point of computation of the Cash Rebate. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“MP3”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary Card spend is included in the calculation of Qualifying Spend.
5. For new POSB Everyday Cardmembers, Qualifying Spend is calculated from the Card Open Date. For existing POSB Everyday Cardmembers, Qualifying Spend is calculated from the date of registration via DBS Lifestyle app.
6. Dining Spend includes local and foreign spend at restaurants, bars, entertainment establishments, cafes, fast food outlets and online food delivery but excludes spend at hotels, wedding banquets and all food & beverage stores. The applicable 0.3% rebate will be credited upfront and the additional cash rebate of
  - (a) 14.7% for online food delivery; and
  - (b) 4.7% for spend at restaurants, bars, entertainment establishments, cafes and fast food outletswill be credited to the Eligible Cardmembers’ Card Account within the following calendar month.
7. “Online food delivery” is defined as online dining transactions made with a POSB Everyday Card, according to online system indicators and are determined by the merchant/the merchant’s acquiring bank.

8. The Cash Rebate is capped at S\$50 per qualifying period and is inclusive of the 0.3% rebate credited upfront.

9. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

11. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).